

**United States Bankruptcy Court  
Southern District of Texas**

In re Janelle Lee Riley

Debtor(s)

Case No. 22-32842  
Chapter 7

**AMENDMENT COVER SHEET**

Amendment(s) to the following petition, list(s), schedule(s) or statement(s) are transmitted herewith:

**Schedule A/B**  
**Schedule C**

**NOTICE OF AMENDMENT(S) TO AFFECTED PARTIES**

Pursuant to Federal Rule of Bankruptcy Procedure 1009(a), I certify that notice of the filing of the amendment(s) listed above has been given this date to any and all entities affected by the amendment as follows:

Date: 10/28/2022

/s/ Rabin J. Pournazarian

**Rabin J. Pournazarian 186735**  
Attorney for Debtor(s)  
**Price Law Group, APC**  
**6345 Balboa Blvd. Suite 247**  
**Encino, CA 91316**  
**818-995-4540 Fax:818-995-9277**  
**rabin@pricelawgroup.com**

Fill in this information to identify your case and this filing:

Debtor 1	<b>Janelle Lee Riley</b>		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: <u>SOUTHERN DISTRICT OF TEXAS</u>			
Case number	<u>22-32842</u>		

Check if this is an amended filing

## Official Form 106A/B

### Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In

##### 1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

No. Go to Part 2.  
 Yes. Where is the property?

#### Part 2: Describe Your Vehicles

**Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not?** Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases.

##### 3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

No  
 Yes

3.1 Make:	<b>Dodge</b>
Model:	<b>Durango</b>
Year:	<b>2015</b>
Approximate mileage:	<b>97,000</b>
Other information:	<b>Encumbered Value based on KBB trade in value fair condition</b>

##### Who has an interest in the property? Check one

Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another  
 Check if this is community property  
(see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Current value of the entire property?	Current value of the portion you own?
<b>\$12,696.00</b>	<b>\$12,696.00</b>

##### 4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories

Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

No  
 Yes

##### 5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here.....=>

**\$12,696.00**

#### Part 3: Describe Your Personal and Household Items

Do you own or have any legal or equitable interest in any of the following items?

Current value of the portion you own?  
Do not deduct secured claims or exemptions.

Debtor 1 Janelle Lee RileyCase number (if known) 22-32842**6. Household goods and furnishings***Examples:* Major appliances, furniture, linens, china, kitchenware No Yes. Describe.....

**Living room set: Sofa, recliner, end tables and coffee table \$1500  
 Bedroom set: 2 night stands, 2 beds, 2 mattresses \$1500  
 Kitchen table with 4 chairs  
 Kitchen appliances: air fryer, coffee maker and toaster**

**\$3,000.00****7. Electronics***Examples:* Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games No Yes. Describe.....

**Living room TV \$500, Son's room TV \$275, Janelle's room TV \$300,  
 Son (Jaden laptop) \$200, Son (Jevon laptop) \$200, Nintendo Switch  
 \$200, and Janelle's cell \$600**

**\$2,275.00****8. Collectibles of value***Examples:* Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles No Yes. Describe.....**9. Equipment for sports and hobbies***Examples:* Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe.....**10. Firearms***Examples:* Pistols, rifles, shotguns, ammunition, and related equipment No Yes. Describe.....**11. Clothes***Examples:* Everyday clothes, furs, leather coats, designer wear, shoes, accessories No Yes. Describe.....

**Janelle's clothing: pants, shirts, dresses and 6 pairs of shoes \$300  
 2 kids clothing: pants, shirts, socks, underwear and 3 pairs of  
 shoes each \$400**

**\$700.00****12. Jewelry***Examples:* Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe.....**Costume jewelry****\$30.00****13. Non-farm animals***Examples:* Dogs, cats, birds, horses No Yes. Describe.....**14. Any other personal and household items you did not already list, including any health aids you did not list** No

Debtor 1 Janelle Lee RileyCase number (if known) 22-32842 Yes. Give specific information.....

15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here .....

\$6,005.00

**Part 4: Describe Your Financial Assets**

Do you own or have any legal or equitable interest in any of the following?

**Current value of the portion you own?**  
 Do not deduct secured claims or exemptions.

16. **Cash***Examples:* Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

No  
 Yes.....

17. **Deposits of money***Examples:* Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

No  
 Yes.....

Institution name:

17.1.	<b>Checking account with Chase Bank</b>	<b>\$17.80</b>
17.2.	<b>Checking and Savings account with Chime Bank</b>	<b>\$2,024.28</b>
17.3.	<b>Cash App Account</b>	<b>\$0.00</b>
17.4.	<b>Chime Credit Builder Account</b>	<b>\$1,118.08</b>

18. **Bonds, mutual funds, or publicly traded stocks***Examples:* Bond funds, investment accounts with brokerage firms, money market accounts

No  
 Yes.....

Institution or issuer name:

<b>Robinhood Stocks</b>	<b>\$20.56</b>
<b>Uphold Stocks</b>	<b>\$0.00</b>

19. **Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture**

No  
 Yes. Give specific information about them.....

Name of entity:

% of ownership:

20. **Government and corporate bonds and other negotiable and non-negotiable instruments***Negotiable instruments* include personal checks, cashiers' checks, promissory notes, and money orders.  
*Non-negotiable instruments* are those you cannot transfer to someone by signing or delivering them.

No  
 Yes. Give specific information about them

Issuer name:

21. **Retirement or pension accounts***Examples:* Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

No  
 Official Form 106A/B

Schedule A/B: Property

page 3

Debtor 1 Janelle Lee RileyCase number (if known) 22-32842 Yes. List each account separately.

Type of account:

Institution name:

**401(k) pension plan with A+ Mortgage Services INC****\$8,691.59****22. Security deposits and prepayments**

Your share of all unused deposits you have made so that you may continue service or use from a company

Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

 No Yes. ....

Institution name or individual:

**23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years)** No Yes..... Issuer name and description.**24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.**

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

 No Yes..... Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c):**25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit** No Yes. Give specific information about them....**26. Patents, copyrights, trademarks, trade secrets, and other intellectual property**

Examples: Internet domain names, websites, proceeds from royalties and licensing agreements

 No Yes. Give specific information about them....**27. Licenses, franchises, and other general intangibles**

Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

 No Yes. Give specific information about them....**Money or property owed to you?****Current value of the portion you own?**  
Do not deduct secured claims or exemptions.**28. Tax refunds owed to you** No Yes. Give specific information about them, including whether you already filed the returns and the tax years.....**29. Family support**

Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

 No Yes. Give specific information.....**30. Other amounts someone owes you**

Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

 No Yes. Give specific information..**31. Interests in insurance policies**

Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance

 No Yes. Name the insurance company of each policy and list its value.

Company name:

Beneficiary:

Surrender or refund value:

Debtor 1 Janelle Lee RileyCase number (if known) 22-32842**32. Any interest in property that is due you from someone who has died**

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

No  
 Yes. Give specific information..

**33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment**

Examples: Accidents, employment disputes, insurance claims, or rights to sue

No  
 Yes. Describe each claim.....

**34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims**

No  
 Yes. Describe each claim.....

**35. Any financial assets you did not already list**

No  
 Yes. Give specific information..

36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here .....

\$11,872.31

**Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.****37. Do you own or have any legal or equitable interest in any business-related property?**

No. Go to Part 6.  
 Yes. Go to line 38.

**Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.**

If you own or have an interest in farmland, list it in Part 1.

**46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?**

No. Go to Part 7.  
 Yes. Go to line 47.

**Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above****53. Do you have other property of any kind you did not already list?**

Examples: Season tickets, country club membership

No  
 Yes. Give specific information.....

54. Add the dollar value of all of your entries from Part 7. Write that number here .....

\$0.00

Debtor 1 Janelle Lee RileyCase number (if known) 22-32842**Part 8:** List the Totals of Each Part of this Form

55. Part 1: Total real estate, line 2 .....		\$0.00
56. Part 2: Total vehicles, line 5	\$12,696.00	
57. Part 3: Total personal and household items, line 15	\$6,005.00	
58. Part 4: Total financial assets, line 36	\$11,872.31	
59. Part 5: Total business-related property, line 45	\$0.00	
60. Part 6: Total farm- and fishing-related property, line 52	\$0.00	
61. Part 7: Total other property not listed, line 54	\$0.00	
	+ \$0.00	
62. Total personal property. Add lines 56 through 61...	<b>\$30,573.31</b>	Copy personal property total
63. Total of all property on Schedule A/B. Add line 55 + line 62		<b>\$30,573.31</b>

## Fill in this information to identify your case:

Debtor 1	<b>Janelle Lee Riley</b>		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	SOUTHERN DISTRICT OF TEXAS		
Case number (if known)	<u>22-32842</u>		

Check if this is an amended filing

## Official Form 106C

**Schedule C: The Property You Claim as Exempt**

4/22

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

**Part 1: Identify the Property You Claim as Exempt**

## 1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)  
 You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		<i>Check only one box for each exemption.</i>	
Living room set: Sofa, recliner, end tables and coffee table \$1500	\$3,000.00	<input checked="" type="checkbox"/> \$3,000.00	11 U.S.C. § 522(d)(3)
Bedroom set: 2 night stands, 2 beds, 2 mattresses \$1500		<input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	
Kitchen table with 4 chairs			
Kitchen appliances: air fryer, coffee maker and toaster			
Line from <i>Schedule A/B</i> : 6.1			
Living room TV \$500, Son's room TV \$275, Janelle's room TV \$300, Son (Jaden laptop) \$200, Son (Jevon laptop) \$200, Nintendo Switch \$200, and Janelle's cell \$600	\$2,275.00	<input checked="" type="checkbox"/> \$2,275.00	11 U.S.C. § 522(d)(3)
Line from <i>Schedule A/B</i> : 7.1			
Janelle's clothing: pants, shirts, dresses and 6 pairs of shoes \$300	\$700.00	<input checked="" type="checkbox"/> \$700.00	11 U.S.C. § 522(d)(3)
2 kids clothing: pants, shirts, socks, underwear and 3 pairs of shoes each \$400		<input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	
Line from <i>Schedule A/B</i> : 11.1			

Debtor 1	<u>Janelle Lee Riley</u>	Case number (if known)	<u>22-32842</u>
Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim <i>Check only one box for each exemption.</i>	Specific laws that allow exemption
<b>Costume jewelry</b> Line from Schedule A/B: <b>12.1</b>	<u>\$30.00</u>	<input checked="" type="checkbox"/> <u>\$30.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>11 U.S.C. § 522(d)(4)</b>
<b>Checking account with Chase Bank</b> Line from Schedule A/B: <b>17.1</b>	<u>\$17.80</u>	<input checked="" type="checkbox"/> <u>\$17.80</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>11 U.S.C. § 522(d)(5)</b>
<b>Checking and Savings account with Chime Bank</b> Line from Schedule A/B: <b>17.2</b>	<u>\$2,024.28</u>	<input checked="" type="checkbox"/> <u>\$2,024.28</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>11 U.S.C. § 522(d)(5)</b>
<b>Chime Credit Builder Account</b> Line from Schedule A/B: <b>17.4</b>	<u>\$1,118.08</u>	<input checked="" type="checkbox"/> <u>\$1,118.08</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>11 U.S.C. § 522(d)(5)</b>
<b>Robinhood Stocks</b> Line from Schedule A/B: <b>18.1</b>	<u>\$20.56</u>	<input checked="" type="checkbox"/> <u>\$20.56</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>11 U.S.C. § 522(d)(5)</b>
<b>Uphold Stocks</b> Line from Schedule A/B: <b>18.2</b>	<u>\$0.00</u>	<input checked="" type="checkbox"/> <u>\$0.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>11 U.S.C. § 522(d)(5)</b>
<b>401(k) pension plan with A+ Mortgage Services INC</b> Line from Schedule A/B: <b>21.1</b>	<u>\$8,691.59</u>	<input checked="" type="checkbox"/> <u>\$8,691.59</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>11 U.S.C. § 522(d)(12)</b>

**3. Are you claiming a homestead exemption of more than \$189,050?**

(Subject to adjustment on 4/01/25 and every 3 years after that for cases filed on or after the date of adjustment.)

No

Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

No

Yes

**Fill in this information to identify your case:**

Debtor 1	<b>Janelle Lee Riley</b>		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	<b>SOUTHERN DISTRICT OF TEXAS</b>		
Case number (if known)	<b>22-32842</b>		

Check if this is an amended filing

**Official Form 106Dec****Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3671.

**Sign Below**

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

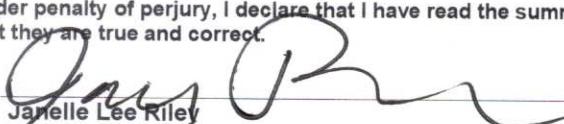
No

Yes. Name of person \_\_\_\_\_

Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119)

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X

  
Janelle Lee Riley  
Signature of Debtor 1

Date

10/28/2022

X

Signature of Debtor 2

Date

**United States Bankruptcy Court  
Southern District of Texas**

In re Janelle Lee Riley

Debtor(s)

Case No. 22-32842

Chapter 7

**CERTIFICATE OF SERVICE**

I hereby certify that on 10/28/2022, a copy of Amended Schedule A/B and Amended Schedule C was served electronically or by regular United States mail to all interested parties, the Trustee and all creditors listed below.

**VIA ELECTRONIC NOTICE**

US TRUSTEE: USTPRegion07.HU.ECF@USDOJ.GOV

CHAPTER 7 TRUSTEE: Randy W Williams, rww@bymanlaw.com

**VIA US MAIL**

PRA Receivables Management, LLC

PO Box 41021

Norfolk, VA 23541

**SEE ADDITIONAL SERVICE LIST ATTACHED**

/s/ Rabin J. Pournazarian

Rabin J. Pournazarian 186735

Price Law Group, APC

6345 Balboa Blvd. Suite 247

Encino, CA 91316

818-995-4540Fax:818-995-9277

rabin@pricelawgroup.com

Label Matrix for local noticing

PRA Receivables Management, LLC

4

0541-4

PO Box 41021

United States Bankruptcy Court

Case 22-32842

Norfolk, VA 23541-1021

PO Box 61010

Southern District of Texas

Houston, TX 77208-1010

Houston

Fri Oct 28 11:02:33 CDT 2022

Apple Card/GS Bank USA

Capital One

Capital One

Lockbox 6112 PO Box 7247

151 Bernal Road #8

Attn: General Correspondence

Philadelphia, PA 19170-0001

San Jose, CA 95119-1306

PO Box 30285

Salt Lake City, UT 84130-0285

Chartway FCU

Citi

Comenity Bank

5700 Cleveland Street

PO Box 6286

P.O. Box 182273

Virginia Beach, VA 23462-1752

Sioux Falls, SD 57117-6286

Columbus, OH 43218-2273

Credit One Bank

Discover Bank

GM Financial

PO Box 98873

DFS Services LLC

P.O. Box 183834

Las Vegas, NV 89193-8873

PO Box 3025

Arlington, TX 76096-3834

New Albany, OH 43054-3025

Houston Methodist

(p) JPMORGAN CHASE BANK N A

Kohls Capital One

PO BOX 3133

BANKRUPTCY MAIL INTAKE TEAM

N56 Ridgewood Drive

Houston, TX 77253-3133

700 KANSAS LANE FLOOR 01

Menomonee Falls, WI 53051

MONROE LA 71203-4774

Mercury Bank

(p) MOHELA

SYNCB

Card Services/Bankruptcy

CLAIMS DEPARTMENT

Attn: Bankruptcy Dept.

PO Box 84064

633 SPIRIT DRIVE

PO Box 965060

Columbus, GA 31908-4064

CHESTERFIELD MO 63005-1243

Orlando, FL 32896-5060

SYNCB/ Old Navy

SYNCB/Rooms To Go

TxTag

PO Box 965005

PO Box 960061

PO Box 650749

Orlando, FL 32896-5005

Orlando, FL 32896-0061

Dallas, TX 75265-0749

US Trustee

WFDS/WDS

Janelle Lee Riley

Office of the US Trustee

P.O. Box 1697

8101 Research Forest Dr. Apt. 9101

515 Rusk Ave

Winterville, NC 28590-1697

Spring, TX 77382-1588

Ste 3516

Houston, TX 77002-2604

Randy W Williams

Rabin Pournazarian

Byman &amp; Associates PLLC

Price Law Group APC

7924 Broadway

6345 Balboa Blvd.

Suite 104

Ste 247

Pearland, TX 77581-7933

Encino, CA 91316-1580

JPMCB - Card Services  
301 N Walnut St, Floor 09  
Wilmington, DE 19801-3935

Mohela/Dept of Ed  
633 Spirit Drive  
Chesterfield, MO 63005

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(d)PRA Receivables Management, LLC	End of Label Matrix
PO Box 41021	Mailable recipients 25
Norfolk, VA 23541-1021	Bypassed recipients 1
	Total 26